

**OLD SECOND BANCORP, INC.**

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1206911	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$2,126	\$1,939	-8.8%		
Loans	\$1,701	\$1,382	-18.8%		
Construction & development	\$130	\$71	-44.9%		
Closed-end 1-4 family residential	\$272	\$234	-13.9%		
Home equity	\$180	\$159	-11.9%		
Credit card	\$0	\$0			
Other consumer	\$5	\$3	-36.2%		
Commercial & Industrial	\$160	\$95	-40.9%		
Commercial real estate	\$778	\$669	-14.0%		
Unused commitments	\$512	\$264	-48.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$81	\$179	121.9%		
Asset-backed securities	\$0	\$28			
Other securities	\$66	\$100	51.3%		
Cash & balances due	\$98	\$51	-48.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$116	\$76	-34.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$117	\$72	-38.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,937	\$1,757	-9.3%		
Deposits	\$1,914	\$1,741	-9.0%		
Total other borrowings	\$6	\$1	-85.4%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$189	\$182	-3.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$34	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	9.3%	--		
Tier 1 risk based capital ratio	10.3%	11.7%	--		
Total risk based capital ratio	11.6%	13.0%	--		
Return on equity <sup>1</sup>	-119.3%	-2.7%	--		
Return on assets <sup>1</sup>	-12.0%	-0.3%	--		
Net interest margin <sup>1</sup>	4.1%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	35.8%	40.9%	--		
Loss provision to net charge-offs (qtr)	239.1%	15.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.3%	2.6%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	49.0%	43.6%	2.5%	4.3%	--
Closed-end 1-4 family residential	8.6%	8.2%	0.4%	1.1%	--
Home equity	4.2%	2.7%	0.1%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.0%	0.3%	0.0%	--
Commercial & Industrial	2.3%	1.2%	0.4%	0.1%	--
Commercial real estate	13.7%	9.0%	0.4%	0.6%	--
Total loans	12.5%	9.2%	0.5%	0.7%	--